Mr John Wilkens

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To the INHABITANTS of the WESTERN COUNTRY, by HUGH HENRY BRACKENRIDGE.

(Continued from our laſt.)

A GREAT deal was ſaid during my abſence, I am told, reſpecting my advocating the cauſe of the *Bank of North America*. A great deal was ſaid when I was preſent. It was alledged in converſation; advanced in writings; and I think even in the houſe of aſſembly aſſerted by William Findley, that in the weſtern country I had been a ſtrenuous opponent of the bank, and now with a ſtrange verſatility of mind, and accommodation of ſentiment, had become an advocate. All I could do at a diſtance from this country was to aver, that ſuch inſinuations were groundleſs; though this I very ſeldom thought it worth my while to do. In this country it is ſcarcely worth while to aver, that this was not my conduct, becauſe there is no man that will charge me with it. And if he would, what would it prove? Nothing more than that I had been of one ſentiment as a private citizen, and when the matter came before me as a judge, of another. I believe there is an inſtance of lord Mansfield changing his ſentiments three times on the merits of a legal queſtion during an argument of it,

Before I left Philadelphia in the year 1781, I had heard of this public bank; though I had not attended in the ſmalleſt degree to the conſtitution of it. Until laſt ſummer I had not heard that the expediency of continuing its charter had been ever called in queſtion; though it had been taken away, I believe, more than a year before. Living remote from the ſeat of government, and having ſeldom an opportunity of ſeeing the gazettes, and ſcarcely caſting my eye over any law which did not affect property in general, and was neceſſary for me to underſtand in the line of my profeſſion, I knew nothing of the tranſactions relative to this bank. At leaſt I had paid ſo little attention to any thing reſpecting it, that if any one had introduced the ſubject haſtily, and in general terms, I ſhould have been at a loſs to know what bank was in queſtion, whether it was not a bank of the Delaware or of Schuylkill which was to be repaired or broken down. I am perſuaded the people of this country in general knew as little, and cared as little about this matter as I did, at the time our delegates were ſo ſtrenuouſly engaged in repreſenting it as the *gog and magog of policy* in modern times.

I ſay, that not until laſt ſummer do I recollect ſo much as to have once thought of this bank, ſince its firſt inſtitution, But about that period, happening to be in company with a gentleman who had brought up the debates on the ſubject in a pamphlet, I received them from him, and read them. That gentleman being a ſtrenuous opponent of the bank, and a warm admirer of the ſpeech of William Findley on the occaſion, I may have accorded with him in allowing that ſpeech to have merit, and, doubtleſs, conſidering Findley not to be a man of literature in any very extenſive degree, it had merit. I have ſome obſcure recollection of complimenting Findley himſelf (happening to ſee him at a court ſome time after this) on his ſentiments on this ſubject; and though this could be conſidered as nothing more than civility, yet I admit, at this moment, there were ſome of his ſentiments juſt, and all of them ingenious. But I had not at this time formed any opinion on this ſubject, nor did I ever lead any one to believe that I had; much leſs did I openly or ſtrenuouſly oppoſe or advocate the cauſe of this bank, in converſation, in writing, or in public harangue.

On going to the houſe, and finding it was about to be brought forward once more, I ſaw myſelf under a neceſſity, as it had been ſuppoſed to be a queſtion of moment, to conſider it with attention. I did ſo, and the reſult was, that I made up my opinion fully in favor of it. Men who know the world, and by that means, and by reflection, underſtand human nature; the difference of opinion which prevails, even on very plain queſtions, amongſt the moſt learned and ſenſible men, will not think the worſe of me for differing with them on this queſtion, nor will men of this character think the better of me for agreeing with them. It will be conſidered by them as my judgment, which had it been otherwiſe, neither in good manners, or in juſtice, could they have had any thing to ſay.

It was my intention originally on this queſtion, ſimply to have given my vote without any argument, as the matter had been ſo much canvaſſed before. But I reflected, that as the minds of the citizens of the eaſtern parts of the ſtate had been much agitated in this buſineſs, and much warmth had taken place, I would not receive fair treatment from thoſe againſt whoſe ſentiments I had decided. The weak would believe, and the uncandid would aſſert, that I gave my voice without reaſon. The argument which I made had the effect which I expected; it ſilenced every charge of this kind; for though there are many who will differ with me ſtill, yet no one can ſay, that I have not ſeemed to have decided on the ground of reaſon and principle. For the ſame reaſon that I gave my argument to the houſe, viz. to ſhew that I had thought *on the ſubject, and had reaſon for my opinion*, I will now give it to this country; more eſpecially becauſe though heretofore moſt perſons ſeemed to know nothing of the bank, and to give themſelves no concern about it; yet ſince my vote has been given, it has made a great noiſe, and individuals, who wiſhed to injure me, though, until an experience of this, conſcious of my own benevolence, I had not thought there was a ſoul on earth who wiſhed to do me any damage; I ſay, individuals who wiſhed to injure me have made a handle of this, and repreſented it to my diſadvantage. Let my reaſons in favor of this inſtitution ſpeak for themſelves; they are as follows:----

"On a former occaſion in this houſe it was my opinion that the charter was in full vigour. And therefore was willing to proceed no further than to repeal the repealing law, and take away the ſtigma which had been impreſſed on the credit of that inſtitution, and on the honor of Pennſylvania."

But ſince it ſeems to be ſuppoſed that the charter is deſtroyed, I will take it pro confeſſo, that it does not exiſt. It then becomes an object to us now, if the bank ſhall be incorporated; and, if ſo, what kind of charter ſhould be given?

Firſt, whether we ſhall grant a charter at all? this will depend on the queſtion, Is it a public good? to determine this, it will be neceſſary to take a view of the advantages reſulting from it, and of the objections againſt it.

The firſt great principle of its utility, *Is the collecting money from abroad, and concentering it in the vaults.* It lays the Weſt Indian, the Briton, the Hollander, the German and the Dane; monied men of all foreign nations, or citizens amongſt ourſelves, under a voluntary contribution, without the trouble, the expence, the obligation of a loan. We have their money and pay intereſt for the uſe of it: the uſo outweighs the intereſt, and thence the advantage of a loan. Employed in the firſt objects of buſineſs, it yields a profit far beyond the intereſt, and we are enriched by it. Would we not think it deſirable to obtain a loan from others, and pay the ſum per cent. which the bank affords for the uſe of the money?

This loan, or rather theſe loans, this inſtitution affords, and is continually affording, without our knowledge or negociation. From all climes, from the moſt diſtant countries this money comes; we ſleep, we awake, and have the benefit of it.

This inſtitution alſo *collects the money at home*; dormant or inactive it is brought forth into light. The ſcrutore, the deſk, the trunk is broke open where it is depoſited, and it comes forth into activity and uſefulneſs. Thoſe with whom it has been unemployed, place it for ſecurity in the bank, and the public ſee and feel its circulation. The depoſitors derive no advantage but the ſafe cuſtody; the community has the profit. Thus every piece of gold or ſilver metal within the borders of the ſtate is in ſervice.

The bank, as a place of *depoſit, is of uſe to thoſe who depoſit in it:* the ſtranger, the wayfaring man within our gates, is accommodated with a depoſit for his treaſure, ſafe from robbers, the accidents of fire, or caſualties of innumerable kinds. The guardian, or executor, the ſcrivener, or factor, have all the ſame advantages. To keep the money is unſafe to them and uſeleſs to the public; to lend on bond or mortgage involves the inconveniency of recovery, oftentimes only by an action in the courts: the credit of the bank is its life and exiſtence, and the money will be re-delivered inſtantly.

The reſulting uſe from theſe circumſtances is this, that the foreign money and the dormant being made our own, it is *multiplied in the bank and thrown out double, quadruple, or ſextuple to what it was before.* A thouſand pounds in the bank will ſuſtain two, four or ſix thouſand pounds in circulation. The imagines, the repreſentatives, the bills will be ſupported by a much ſmaller quantity of gold and ſilver in the bank, remaining there to anſwer the occaſional demands of thoſe who come to receive it. This is the great uſe of a bank; it collects the money, multiplies it when it has it, and yet ſuſtains with perfect credit the whole ſo multiplied. The new medium of commerce given to the community is complete; the neceſſity of barter is ſuperſeded, and the transferrence of property is accompliſhed by a more portable more ſafely preſervable means than before.

We talk of a *medium of commerce* amongſt the citizens of the ſtate: what is meant by this? Juſt ſo much money as in all dealings amongſt the people will ſuperſede the uſe of barter, as where I ſay, take you this, and I will give you that, it will not be a ſheep, or an ox, but a ſpecies of money. This ſum will depend on the number of people, the nature of their occupations, whether agricultivators, manufacturers, or merchants.

Hence it is, that though all agree that a certain quantity of money is neceſſary for a medium of commerce, yet in particular communities none can ſay how much. It is a gueſs only, and we can but come near it.

To have this medium conſtituted of ſomething elſe than gold or ſilver is the object of the legiſlature: For what reaſon? becauſe in the mean time the paper money goes abroad. We can diſpenſe with the preſence of it. It is employed in foreign countries, and like the elder ſon of a family, ſeeks its fortune in all ports and harbours; in all climes and dominions; through all ſeaſons and viciſſitudes, on the ocean and on the land, trafficking like a Jew, conſtipating, amaſſing, collecting, and throwing perpetually the wealth which it acquires to the country whence it came.

The navies come in great foreſts to our ſhores; our merchants are not importers for this ſtate only; they introduce commodities for the neighbouring ſtates, and become factors for this ſtate, With all theſe the loſt coin is replaced by a greater abundance, this exceſs comes firſt to the merchant but next to the huſbandman.

There are no intereſts ſo perfectly aſſociated as that of the merchant and the cultivator of the ſoil. What is it that gives a ſpring to the induſtry of the farmer, to raiſe more than will barely ſupply his wants, but the view that he may ſell it and purchaſe the conveniencies, the elegancies of refined life? He cuts down his woods, transforms his deſert to a field, raiſes his cabin to a building with apartments, and ſpreads on his board the wares of the eaſt: his ſons and his daughters receive the taſte of dreſs, their manners are improved, and all thoſe circumſtances are eſtabliſhed which conſtitute the difference between the paſtoral and the poliſhed life.

Is the inſtitution of a bank favorable to commerce? The merchants ſay ſo: they are the beſt judges. Is commerce favorable to agriculture? experience ſays ſo. Let this determine: whence the great towns of Europe, but from commerce? whence the agriculture of Europe, but from the towns? every town to a great diſtance ſpreads cultivation by the market it affords. When a man feels the advantage of every ſtroke he impreſs upon the ſoil, by procuring him the medium of commerce and the conveniencies of life, he will redouble his blows to the height of his ability: the evening ſhall ſee him late, the morning ſhall ſee him early, ſloth is baniſhed, and all is induſtry and action.

Objections to this inſtitution----What are they? *It cauſes the unfavorable balance of trade to preponderate ſtill more unfavorably.* The balance of trade-----what is meant by this? The term has prevailed for a century. It would be ſtrange if after all, it is without a meaning. It has a meaning in one view, viz. that more money goes out in one way of trade, than comes in the ſame way. An hundred laws have been made by an hundred nations to check the trade which may have been in this way, and yet, ſtrange to tell! this very trade may have been the ſource of their wealth. To give an example: It was a great queſtion early in this century, whether the Eaſt-India trade was favorable or unfavorable to Europe? Bullion only was employed in that trade, and this produced a perpetual drain of ſpecie. We ſhall loſe the precious metals, ſaid the proiector: do you not ſee they are taking

departure with every fleet? They are ingulphed in India and never will return: what is it to us that we have found out Peru and Mexico, if the inhabitants of China and Japan are to have our ores? It was debated---but this was evident, that that nation of Europe was ſtill the richeſt, which poſſeſſed the moſt of the Eaſt-India trade. This was true from the days of king Solomon to the preſent. This wiſe prince cultivated the Eaſt-India trade: he built Elath and Eziongeber on the Red Sea. His fleets ſailed from thence, and returned once in three years. He built Tadmor in the wilderneſs, ſuppoſed to be Palmira; he made gold and ſilver as plenty as ſtones in the ſtreets of Jeruſalem.

The Venetians poſſeſſed this trade in modern Europe: their commerce was carried on by the continent of Aſia, or by the iſthmus of Suez from the Red Sea. The Portugueſe had it next, when Vaſquez Gama doubled the Cape of Good Hope. The Hollanders came next, and by the advantage of it ſuſtained the attack and triumphed over the valour, ſkill, ambition and magnitude of the Auſtrian greatneſs. The Britiſh and French have ſince had a great ſhare.

In like manner, though the balance of trade in one way is againſt Pennſylvania (that is, more money goes out than comes in by this way) yet by this very trade ſhe is made the merchant of the neighbouring ſtates, and receives profit from them. She may ſend more money to Europe than comes directly from it, yet money for thoſe articles comes in a double quantity from the markets of this continent and elſewhere. The very imports which ſhe makes become exports from her again, and this turns the profit in her favor.

In proportion as a ſtate is commercial, will ſhe not increaſe her demand of her own natural produce? If her contracts abroad are numerous, will ſhe not rather wiſh to diſcharge them in produce than in ſpecie? becauſe on the imports ſhe has had a profit, and on her exportation of produce ſhe will have a double profit, the merchants in the firſt inſtance will therefore call for produce, and not until the laſt neceſſity will they remit ſpecie. The demands of produce increaſe induſtry, and induſtry produces all the great effects of civilization.

What is the great danger from the exportation of ſpecie? Forſooth it will become ſcarce with us. And what is the miſchief of this? If we are induſtrious will it not become plenty again? Our commodities will become cheaper, more will come to purchaſe them, and the money which has gone out will come in.

Take a bucket of water from the Delaware, and the vacancy will be inſtantly reſtored. Diſturb the equilibrium of the air, and the current from all ſides will tend to the part affected. Reduce the quantity of money in one country, and it will ruſh from all others with which it has a communication. *The great element of money will itſelf preſerve the balance.* Let the huſbandman labour and the merchant trade, and money will be plenty, and wealth and population increaſe. Whether an inſtitution will exalt or depreſs the balance of trade is no queſtion. Will it increaſe our commerce? if ſo, it is uſeful.

But will it increaſe commerce? it will be ſaid that it will build a few great houſes, but the number will not be increaſed, particularly ſmall traders will not profit by it; trade in general will not be favored. The contrary of this is true; men of great capital will receive little or no advantage by the bank. Theſe can command money or have credit, or can borrow from individuals; theſe can take the advantage of the arrival of a veſſel, and engroſs the purchaſe of a cargo. But if the bulk of men of moderate capital can, on ſuch arrival, anticipate their revenues a little by borrowing where all may borrow who have common credit, all will come in, and by purchaſing a part prevent engroſſing. Here a great public borrowing houſe is inſtituted, and ſmall and great, the trader of a year old, and the merchant of an hundred, have equal acceſs to it. Free as the common air, where all that have lungs may reſpire, and poſſeſs health and vigour: the conſumptive only can die in it, becauſe he cannot make uſe of it. The inſtitution of a bank is an invention of modern times: It is in commerce what the wheel and axis, the lever and the pully, or other power is in mechanics; it improves the natural force---to ſpeak figuratively; like the great machine of Archimides, it raiſes from the ocean and throws on the land, commerce and riches in a multiplied degree, and like the dew of Heaven, equally on all. This by ſome is denied; it is ſaid the inſtitution takes away the equality of property, enriching ſome while others are left behind. It is groundleſs. The ſtockholders will be enriched, not ſuddenly, not enormouſly; the profit which they receive exceeds not, or but a little, common intereſt. Their object is ſecurity for their capital, with a certain but ſmall gain. What was an hundred pounds this year, becomes the next, at the utmoſt that can be expected, an hundred and ten. Who in common buſineſs might not expect that their hundred might become two hundred? Sometimes it is made ten. No one by ſtockholding can become ſpeedily rich; but while he receives a ſmall profit, is not his capital in uſe by the public? Is it not to be ſuppoſed that more than ten in an hundred will be made of it, by theſe who borrow?--- It is thoſe who uſe the money, and not thoſe who lend it, that may be greatly enriched by it. How can one part of the nation be enriched by a commerce, and not all proportionably enriched at the ſame time? If the ſtockholders are enriched by the uſe of their money, they enrich all around at the ſame time. While they riſe, their fellow citizens that uſe induſtry riſe alſo, if they will only keep their feet going, like the dromedary that travels the ſands of Arabia: he moves, the ſands are moveable, but he riſes with them.

From the poſſible abuſe of the bark, ſome reaſon againſt the uſe! Individuals may drink too deep of credit; if ſo it is their folly, and particular inconvenience muſt give way to the public good. There is no great loſs but there is ſome advantage. The converſe, of this is true: there can be no great advantage without ſome diminution or inconvenience. It is a maxim of the Ethnic philoſophy: from thoſe things from which our greateſt happineſs ariſe, misfortunes ſometimes ſpring. It is the language of Job; "ſhall we receive good at the hands of God, and ſhall we not receive evil?" If the imprudence of one in the uſe of credit may injure him, the diſcretion of many others will enable them to make a proper uſe.

But this bank may break, and involve the holders of the bills in ruin? With private and public banks it may have been the caſe; it may have happened from the indiſcretion and miſmanagement of thoſe who had the direction; but where one has failed, hundreds have ſucceeded. The wrecks of other banks, are the warning of ſucceeding navigators in this way. Experience will ſhew error; ſtockholders can have no intereſt in failing. There is therefore the beſt ſecurity againſt it; but even ſhould it be the fate one day of this or another bank, ſo great is the manifeſt advantage that all nations riſk it, and why ſhall we not riſk it alſo; Shall we preclude ourſelves of all enterpriſe, becauſe we may ſuffer damage? This would be an argument againſt commerce altogether. We launch a ſhip upon the ſea, and it is loſt; fleets are daſhed upon the rocks. Shall we advance a prayer to the throne of Jove, and ſay, the ocean is deſtructive, bind up the white wing of commerce; ſet bounds to the ocean with unſurmountable bars that fleets be no more launched upon it, and thy waters become the tomb of mortals.

It is ſaid, a bank is inconſiſtent with the habits, manners and laws of Pennſylvania. There are ideas without terms, and terms without ideas: theſe terms are of good quality, they would ſeem to have come from ſome political writer of good rank---let us examine and ſee what is in them. Inconſiſtent with laws ----how ſo? Our laws favor diviſibility of property, of courſe they are more favorable to credit and commerce.

In England the laws obſtruct the alienation of real property, and from the time of Henry VII. the laws have been bending to commerce? if ſo, it is a convenient inſtitution, and more aſſimilated to the laws.

Inconſiſtent with habits. We were formerly in a habit of borrowing on long credit; now by this bank, on ſhort credit. The truth is, we are now in the habit of not borrowing at all; but what is it to the purpoſe, what our habit is, if we can change it for a better.

Long credit is not always the moſt favorable credit. If every man was called to an account at night for the ſins of the day, he would be a better ſaint. If the tavernkeeper would preſent his bill when the traveller had drank one bowl, it might prevent intoxication by calling for another. Freſh credit at the bank being made to depend on punctual payment, every poſſible exertion is made; not a day, not an hour is loſt, not a ſhilling waſted-- the ſum muſt be made up: this becomes the ſpring of induſtry to young traders.

This bank is in the way of the loan office: here the opponents of the bank have ſome ground. Doubtleſs if the whole channel of internal commerce is filled up with bank bills, treaſury bills cannot be made the whole medium of internal commerce. The bank ſtands therefore in the way of a loan office, as much as one bank ſtands in the way of another. The loan office is not wholly excluded by the bank---it is in part. If the whole medium of internal commerce may be eſtimated at four millions, and the bank circulate two millions, the treaſury can circulate two more; but the treaſury cannot circulate at all, until its credit becomes equally unqueſtionable with that of the bank: therefore, before it can emit money, it muſt have redeemed the paper money which is out, or have money in its poſſeſſion ſufficient to anſwer the demands that are made upon it, or to impreſs a conviction on the mind of all that it can redeem it. When can this be done? Not ſpeedily: ſuffer us then have the uſe of the bank until it can be done.

But even upon that conſideration, will the loan office anſwer the purpoſe of commerce? not unleſs it becomes in all reſpects a perfect bank, both of depoſit and diſcount; gives occaſional credit to the adventurers, and receives the money which might otherwiſe be uſeleſs to the public.

A part of the revenue muſt remain in the treaſury in gold and ſilver, to anſwer the demands that come againſt it. Will the intereſt in this caſe be of more uſe to the public than the revenues themſelves, employed in opening rivers, cutting roads, and in other objects of public uſe? When deduction is made of the ſalaries of the officers, of engraving, impreſſing, ſigning and iſſuing money on bond and mortgages, where is the profit to the public? in the infancy of population it may have done good, to enable the farmer to purchaſe the implements of huſbandry, and give the firſt means of cultivation; when mills were diſtant, when manufacturers were few, when all the means of making the firſt impreſſion on the earth were wanting.

In the preſent ſtate of things the great ſource of all convenience is trade, which with a continual ſtep comes up to the farmer's door and calls for the fruits of his induſtry and labour. He is then made to feel the value of every production of his ſoil.

To illuſtrate this,

Shall we lend one million of pounds to the weſtern counties? Each individual has his ſhare: he goes abroad, makes a purchaſe of many things to render his ſituation convenient; he furniſhes himſelf with labourers to work for him; he cultivates ſo much of his ground as may produce a bare ſubſiſtence. But, ſupported by the very money received, three parts in four become indolent.---agriculture languiſhes, for, as in Spain, money is then the means of life and not induſtry. How much more gradual but ſteady, continual and laſting the effect, if the Miſſiſippi trade was opened to that country? The laſt year's grain would not lie in the barn, and diſcourage the huſbandman from freſh labour the next. That country would ſoon riſe from the paſtoral to the poliſhed ſtate---her woods would become gardens, her foreſts blooming lawns, and her whole territory ſpeak the reſidence of men.

A bank is a commercial engine wholly: if it favors commerce, it is the beſt loan office to the huſbandman. The effects of loans immediately made are temporary and paſſing, like the bucket of water which you throw upon the plant; but commerce, like the rains and the dew of Heaven, perpetually deſcends and gives uniform vegetation,

But the higheſt charge of all that comes againſt the bank is, that it will ſwallow up the liberties of Pennſylvania! How will this be brought about? The directors, in the firſt place, will eſtabliſh an intereſt, by extending favors to one, which they will not to another! Is it not their intereſt to ſerve all of good credit? Will they act againſt their intereſt, or if they ſhew a partiality, where they gain a friend will they not make an enemy? Thus, ſtill, things are equal.

But the ſtockholders of the bank have influenced late elections---no wonder----the attack made upon them was upon the life and exiſtence of the inſtitution. Let the bank alone, permit it to purſue its great object, *Gain*, and I am perſuaded it will permit the government to govern without interference or moleſtation---It is in ſelf-defence that any interpoſition has been made, and who could blame it.

But the wealth of the bank will overwhelm the liberties of the ſtate! the ſtockholders will be enormouſly enriched, and who can contend with them? theſe who are of all countries, religion and languages, will conſpire to obtain power and affect a revolution at the riſque of all their gain; highly probable indeed!

I had always thought that wealth was a pledge of fidelity from any one; that teſt laws were the empiricism of government, and wealth the ſtrongeſt pledge of attachment. Give me a man of property, and nine to ten he is the friend to order, and the ſtability of that eſtabliſhment by which he is protected in the poſſeſſion of his property. Men of wealth overturn ſtates? No, ſtates are uſually overturned by deſperadoes; men of ruined fortunes, who have nothing to loſe, but ſomething to gain.

It is ſaid that wealth overthrew the liberties of Rome---If by this is meant the wealth, riches, luxury and effeminancy of the whole, it may be true; but not the wealth of particular men. The Decemvirs had no extraordinary wealth; Marius had no wealth, Sylla no unuſual ſtock, Cataline who attempted, and Cæſar who obtained the Roman empire, were not rich. Lucullus was rich, and Craſſus was rich; theſe attempted it not, though both generals, nor did they overthrow the Roman liberty.

After all, notwithſtanding the ravings of Trenchard and Gordon, I think Cæſar did what was right. He did not ſeize the ſtate, but rather the ſtate of the Roman affairs ſeized him,

The Romans would have an emperor, as the Iſraelites of old would a king---their cry was, let us have a king, as the nations around us: the ſhout of the Roman people was the ſame. And why not Cæſar as well as Saul.

Roman liberty was never bought nor ſold; Roman ſlavery might have been---the people enſlaved may have been bought and ſold from the ſoldiers, but the liberties of Rome were ſeized---not by wealth, but

army with a great officer at their head, under whose command they had acquired a thousand victories.

But the directors of the bank may become generals, hire an army or collect them at home, and subjugate the state! this can be done instantly and unseen, and I presume no means can be taken to contravene it: but when it is completed, they have done it without orders of the stockholders, and it must be idle and fruitless---In room of wealth they gain power, which they have no security of holding: the next gale of popular wind may take it from them; it is risqueful, hazardous, insecure, and mortal to those who hold the institution.

No,---if ever the liberties of Pennsylvania are seized it will be by some wolf like ferocious demagogue,§ from the inland country, destitute of property, and of high and daring abilities; who has nothing to lose and all to gain: these will be the men to seize the revenue; and by the bye, there is greater danger in a public loan office than in a private bank. The demagogue, under pretence that the money is necessary for some public object, may draw it out and apply unquestioned and unimpeached for the present, until the object is accomplished: at least by men in authority it may be drawn as for the purpose of government. But be this as it may, it is certainly chimerical to suppose that the capital of the bank could be employed to raise forces against the state, I would not doubt that a man who could be brought to believe this, might be brought to believe that the witches said to be in Scotland had arisen like a cloud of bats and fastened themselves on the steeples of Philadelphia. Those who can entertain such vagaries of the brain: apprehensions so visionary, must have an imagination heated (with what has been urged against the bank) like a comet which has approached the region of the sun, and is become like a red hot bar of iron, which will take nineteen million of years to cool again.

I would excuse a man resident in Philadelphia, within the smoke of 1000 chimnies, who, like the peasant, looking up to the firmament thinks he is in the centre of it: but let him be taken to the top of the Alleghany mountains and see an hundred counties, rivers flowing, and towns rising around him; and then, if he can suppose that a few merchants of this city, with a bank at their heels, can overthrow the liberties of Pennsylvania, I say he is a fool, and ought to be sent amongst the boors of Kamschatka.

I may be safely warranted to conclude, and like all other things it may not be perfect. But surveying the principles of it and examining its effects, its service, and in some instances its abuse, the possible danger of bankruptcy, at the same time the less probable effect on liberty. Again, in opposition to this, the just energetic spring which it gives to commerce and to wealth, the use overcomes the abuse, the general good outweighs the particular inconvenience, the certain profit, the possible mischief.

(To be continued.)

§ This expression is the only foundation of the charge of my calling the people of the western country bears, prowling wolves, and the like.

Foreign Intelligence.

LONDON, Nov. 27.

The present commotions in Holland being the topics of general conversation, and of the utmost importance to this country, the following short review of the rise and progress of their causes may not be impertinent at the present crisis:

The states general quarelled with the prince of Orange from a suspicion that he did not wield either with promptitude or vigour, the force of the state on occasion of the late war with England. This revived, in all its malignant fury, the old animosities between the Louveistein faction and the friends and adherents of the stadtholder. Under accumulated misfortunes and distress, the states, like a private family in similar circumstances, became peevish towards each other, and votes were passed, subversive of those rights which were vested in the representatives of the family of Orange, by the convention guaranteed by Prussia and England, and other powers, in 1747:

The command of the forces belonging to Holland was committed to a general, a subject and a native of France, the fomenter of jealousies and opposition against the prince of Orange; and the duke of Brunswick, the relation of the prince, and of the royal families who have concerned themselves in the preservation of his constitutional authority, was dismissed. The troops under the command of the compte de Maillebois have been encreased, and magazines constructed for expediting the operations of war.

The stadtholder, who retains the command of the forces of certain other states, has retired with a strong military force to the province of Gueldrea, which is zealously attached to his cause, and which secures a communication with the Prussian dominions, on which it borders, in Westphalia, and from whence he expects aid in case of extremity.

A third party, who may be termed the volunteers of the United Provinces, have trained themselves up in military exercises, and, supported by contributions from the people, provided arms and military stores. Disappointment and mortification have bred anger in the provinces, and revived the bitterness of faction: a martial spirit has gone forth among the common people. The matters in dispute have been agitated in numberless productions of the press, which, as usual, have contributed to widen the breach that forms their subject.

From this paper war the parties concerned seem ready to appeal, as it ordinarily happens, to the sword: for all the assertions, which the wishes and hopes and artifices of some of our countrymen, from time to time propagate in public prints and otherwise, concerning an amicable settlement of differences, are overpowered and borne down by those repeated assurances, which press upon our attention from every quarter, that a close and rapid correspondence is carried on between the stadtholder and the courts of London and Berlin; and between the states general and those of Holland on the one part with the courts of Vienna and Paris on the other.

If it be possible to point out any instance, in any age or country, where such appearances were followed by peace, without the intervention of war, is it not to be expected that the first example of this kind will be exhibited by the Dutch?

American Occurrences.

PHILADELPHIA, May 4.

Mr. Peale is now arranging for the public view, a large and elegant collection of Italian paintings, lately imported, the cost of which is estimated at 3000l. sterling.

A few days since, at a public sale of the effects of S--- W---, esq. under a commission of bankruptcy, at Philadelphia, among other things a negro woman and two young children were put up as one lot, and eleven pounds had been bidden for them, when a gentleman of this city interposed, and reprobating the iniquity of such sales declared he would purchase the unfortunate blacks himself and give them their freedom: the first bidder disappearing, the gentleman generously offered five pounds, which the crier instantly accepted, and knocked off the lot to him, to the universal satisfaction of all present.

Extract of a letter from a gentleman in Albany to his friend in Philadelphia, dated April 21.

"A very melancholy affair happened on the thirteenth inst. the particulars of which are as follow: As messrs. Michael Vandervort, Peter Wimple, and Jasper Densman, were going from this place to the Seneca Falls, with some goods, accompanied by two young Indians, they were attacked about a day's journey from the Falls, and most barbarously murdered, except the two Indians, who made their escape. Most of the goods were recovered, but all the murderers are not yet taken. The Indians are trying to find them out. Vandervort had three cuts with a hatchet on the head. Wimple ten stabs with a knife in the back, and two cuts with a hatchet on the head; and Densman was shot through the body and arm, and three stabs with a knife on the head. On the 17th there was a council held near the place by the Kayuga Indians, they passed sentence of death on an Oneida Indian, which sentence was immediately executed on the spot."

Pittsburgh, May 26.

A gentleman who arrived here the 19th instant, from the mouth of Limestone, which place he left the 1st of May, informs us, that seven warriors of the Shawanese nation had come in there, on the 27th of April, with nine white people, to exchange for the same number of Indian prisoners, taken by colonel Logan. The chief of these savages (captain Wolf) gave the gentleman to understand, that 30 warriors of the Cherokee nation were then out at war. Our informant adds, that as he came up the river, he saw five bark canoes and three rafts cross below the mouth of Scioto, full of Indians.

At the Mingo Bottom the gentleman saw a woman from Wheeling, by the name of Purdy, who informed him, that 14 of the inhabitants of that place and the settlement adjoining, had been killed and taken by the Indians, a short time before, and that the rest of the settlers were then forted.

We are informed, that on the 25th of April, a son of general Scot's was killed by the savages on Kentucky river.

Westmoreland county, ss. January 11, 1787.

THE grand inquest for the county of Westmoreland, to wit, David Duncan, James Carnahan, John Carnahan, John Sloane, Abraham Fulten, Charles Baird, William Best, Nathaniel M'Brier, Joseph Man, James Fulten, William Man, Charles Johnston, Jacob Huffman, Samuel Sinclear and John Craig, having viewed the gaol of the said county, are unanimously of opinion that it is insufficient, and altogether unfit to hold prisoners.

Transcript from the quarter sessions minutes,
For Michael Huffnagle, C. Clk.
JAMES BRISON.

The above is published in order to shew the insufficiency of the gaol of this county to prevent prisoners making their escape, as a representation has been made to the house of assembly, that the present goal is sufficiently strong to contain prisoners with security, and if that was the case, the subscriber would be answerable for such as he returned, but the foregoing presentment of the grand inquest shews it in its proper light.

ROBERT ORR, late sheriff.

**** The piece signed A REAL FARMER, in answer to the Conemaugh Farmer, is too lengthy for this week's paper, but will appear in our next.

Messrs. Scull & Boyd,

THE inclosed papers which have come to my hand with some others, though of an old date, contain some things relative to the business of the Missisippi, which will shew the favorable impression made upon the people in the eastern parts of the state, in consequence of the illustration of the subject by Mr. Brackenridge. Contrary to what existed when I was to the eastward in the winter; for at that time, it was unpopular to throw out an idea, that the proposition of Spain should not be received. The propriety of publishing such parts as respect this subject, is submitted to your consideration.

A CITIZEN.

Pittsburgh, May 24, 1787.

From the Pennsylvania Packet.

"It must afford peculiar pleasure to the patriotic and enlightened mind, that amidst the narrowed controversy of party politics, there should be found so much information, liberality and love of country, as we discover in the motion and speech delivered in our house of representatives by Mr. Brackenridge, on the great question of the navigation of the Missisippi, published in your paper of this day. Such sentiments, and such language, are worthy of Americans who respect the sovereignty of their country: who desire to promote her interest, and maintain her honor.

"Your correspondent has no intimacy with Mr. Brackenridge. This is the tribute of truth paid to literary and political merit.

"In that speech Mr. Brackenridge has explained the most essential interests of the whole western country, in the discussion of which he has discovered great judgment, research and eloquence."

"To Mr. B...k.....e, on his Missisippi Speech.

"OHIO's son thou well deserv'st the praise,
Of genial fervor for thy western flood,
For in the party vapour of these days,
Thy noble object is the public good.

What! shall the Missisippi wash the shore,
And haughty Spain her free-born force arrest,
And bid the hand of commerce press no more,
Upon the yielding softness of her breast?

Thy sons, thy sons, to the most distant source
Of every streamlet, shall resent the same;
And like a deluge bend resistless course,
And turn the insult of the thought to fame.

Then Spain be wise, deserve a nobler name,
And a new line of policy begin;
Recede at once from this contested claim,
And yield with temper what you cannot win.

Bucks county, March 22, 1787.

TO BE SOLD,

To any Person residing in the Country,

A Negro Wench.

She is an excellent cook, and can do any kind of work in or out of doors. She has been registered in Westmoreland county. Produce will be taken, or cattle of any kind. Enquire of col. John Gibson, Fort-Pitt.

May 23, 1787.

WHereas the partnerſhip of Hugh Gardner and John Cowan was diſſolved the 10th inſt. this is to inform the public that the ſubſcriber will be accountable for no debts or concerns of Mr. Gardner's after that day, as alſo to inform all perſons concerned, that thoſe who are now indebted to ſaid company for bread, will not pay their accounts without having my diſcharge, as I ſhall look to ſuch debtors for ſaid accounts until I have a ſettlement with Mr. Gardner; thoſe to whomſaid company are indebted are requeſted to leave a copy of their accounts with Mr. Gardner, ſo that I may have a final ſettlement of this concern. JOHN COWAN.

Pittſburg, May 10, 1787.

POST-OFFICE,

Philadelphia, March 2, 1787.

NOTICE is HEREBY GIVEN, THAT in conſequence of a contract entered into for that purpoſe, there will ſhortly be a regular communication by poſt, between the town of Alexandria, in Virginia, and Pittſburg, in this ſtate, by the route of New-Gate, Leeſburgh, Wincheſter, Fort Cumberland, and Bedford. The mail will be carried weekly from May 1ſt to November 1ſt: and once a fortnight the remainder of the year. This eſtabliſhment will take place, as ſoon as the neceſſary arrangements can be made.

If any perſon inclines to form a more direct communication between this city and Fort-Pitt, by carrying a mail regularly from this office to Bedford, ſo as to tally with the Virginia poſt, that route may now be contracted for upon advantageous terms---as the exclusive privilege of carrying letters and packets for hire, between this city and Bedford, and all the emoluments ariſing therefrom, will be granted for any term, not exceeding ſeven years, to any perſon undertaking the buſineſs at his own expence, and giving ſatisfactory ſecurity for performance.

GEORGE TUDOR,

BROKER,

At his office on the north ſide of Cheſnut-ſtreet, five doors above Fourth-ſtreet, Philadelphia.

BUYS, ſells, and exchanges every kind of continental and ſtate paper, or public ſecurities of this ſtate or any other in the union. Furniſhes certificates and ſtate money for the land office, on as reaſonable terms as can be afforded. Procures money on loan to any amount, provided the ſecurity is ſatisfactory, and every kind of transferable property, real and perſonal, diſpoſed of to the beſt advantage.

The different branches of the buſineſs of a broker are tranſacted with fidelity, diſpatch, and punctuality equal to any other broker.

TO BE LET,

And entered on immediately, for ſuch a term as may be agreed on,

PART of that excellent and well improved plantation, known by the name of DIRTY CAMP, lying on the Pennſylvania road, about fourteen miles from the town of Pittſburgh, containing, by eſtimation, about 90 acres of well cleared land, and under good fence, 40 acres of which are fine meadow and paſture, greateſt part of which may be watered; the tillage lands are deep and very fine for corn, or other grain. Any ſober induſtrious perſon inclined to rent the above land, may apply to

SAMUEL M'KAY.

Pittſburgh, April 19.

N. B. Any perſons inclined to make a ſettlement on unimproved lands, but eaſily cleared, will meet with great encouragement by applying as above.

WHEREAS Mr. Iſaac Craig of this place, pretended to have a title to a lot No. 256, on the corner of Short ſtreet, and now in my poſſeſſion; and as the ſaid Iſaac Craig may perhaps ſell to ſome perſon ignorant of my claim, I hereby inform the public that I conceive my ſelf to have the beſt title to the ſaid lot, and that I ſhall hold it until I am put out by courſe of law.

DAVID DUNCAN.

Pittſburgh, March 8, 1787.

AN OFFICE!

For the Purchaſe and Sale of the various kinds of Continental and State Certificates. Alſo Houſes, Lots and Lands, by

MATTHEW M'CONNEL,

ON the eaſt ſide of Second ſtreet, between Market and Cheſnut ſtreets, ſeven doors below Black Horſe-alley, Philadelphia. Who furniſhes Certificates for the Land Office, and will carry the warrants through, clear of any commiſſion.

All applications and orders from perſons reſiding in any part of this, or of the United States, will be punctually attended to; whether to make purchaſes or ſales, payments in the land office, or to receive intereſt at the continental loan office or ſtate treaſury.

CERTIFICATES for the LAND OFFICE

MAY *be had of the ſubſcriber, at his office on the north ſide of Market-ſtreet, two doors below Fourth ſtreet and directly oppoſite that part of the market lately built, where every perſon applying may be furniſhed with the exact ſum they may have occaſion for in the land-office, and their warrants carried through without any other charge than the fees of the different offices, by*

THOMAS FORREST.

Who buys and ſells all kinds of CERTIFICATES of this ſtate, or any of the United States.

Philadelphia, Sept. 2, 1786.

The Famous HORSE

EXPERIMENT,

WILL cover this ſeaſon, at the ſtable of the ſubſcriber living in Pittſburgh, at the low rate of ſix dollars the ſeaſon; three dollars the ſingle leap: and two buſhels of oats: or twelve dollars for enſuring a colt.

Experiment was bred by Col. William Churchill, in Middleſex, old Virginia; his ſire King Herod, who was got by old Fearnought, out of the high bred imported mare Kitty Fiſher; his dam by Othello; his grand dam by Childers; his great grand dam by the imported horſe Dancing Maſter.

THOMAS PARKER.

N. B. Good paſture may be had convenient and reaſonable.

The Famous HORSE

DOVE,

WILL cover this ſeaſon at the ſtable of the ſubſcriber, living in Pittſburgh, at the low rate of four Dollars and one buſhel of oats, or Two Dollars the ſingle leap; the ſeaſon continues until the laſt of June.

Dove was got by Old Dove, out of the Wildair Mare, which were imported in one ſhip. It is needleſs to give a genealogy of his being full blooded, or half or quarter blooded; but his figure and breed are much eſteemed in the parts from whence he was brought, where he got many colts, which, it is allowed, will be equal to himſelf, and his dropping colts will ſhew more at large, as he covered here laſt year.

JAMES CHAMBERS.

DANIEL BRITT & CO.

Have for Sale, a General Aſſortment of

MERCHANDIZE,

WHICH will be Sold on reaſonable Terms for Caſh, Flour, Whiſky, Beef, Pork, Bacon, Wheat, Rye, Oats, Corn, Aſhes, Candlewick, Tallow, &c. &c.

Pittſburgh, July 28.

DANIEL BRITT & Co. once more call on thoſe indebted to the late houſe of Craig, Bayard & Co. to come and ſettle their accounts, as they need not expect any further lenity.

Pittſburgh, Dec. 20, 1786.

WHEREAS a Mr. Richard Graham, who was a deputy ſurveyor, ſurveyed a tract of land for the ſubſcriber, for which he gave him a promiſſory note for about four pounds, and the ſaid ſurvey being rejected by the ſurveyor general was therefore uſeleſs to the ſubſcriber. Notice is hereby given, that the ſubſcriber will not pay ſaid note unleſs compelled by law.

May 5, 1787 JAMES SMITH.

Juſt Publiſhed, and to be ſold, wholeſale and retail, by the printers hereof,

THE

A, B, C.

WITH THE

Shorter Catechiſm,

TO WHICH ARE ADDED,

Some SHORT and EASY QUESTIONS for CHILDREN.

WHEREAS a certain Andrew Robertſon of the town of Pittſburg, obtained two notes of hand dated the 25th January 1787, and payable the firſt of this month (April) the one for ſeventy pounds, to be paid in country produce. the other for thirty pounds to be paid in ſpecie. And ſince I gave the aforeſaid notes to the ſaid Robertſon, I find he has given an aſſignment of the one for ſeventy pounds. I hereby forwarn any perſon to take an aſſignment on the one for thirty pounds, as I am determined not to pay it, until the ſaid Andrew Robertſon fulfils an engagement entered into, in conſequence of which he obtained the above mentioned notes from me.

WILDAY TAYLOR.

Duncard Bottom, April 27, 1787.

FOR SALE, BY

ROBERT BROWN,

At the houſe of Mr. James Chambers, in Pittſburgh.

A General aſſortment of pot metal and iron; alſo a quantity of dry goods, rum, wine, and ſalt, which will be ſold on the loweſt terms for caſh or country produce.

N. B. Ginſeng wanted, for which half will be given in caſh and the other half in goods.

Spelling Books,

By the dozen or ſingle one, may be had at the printing-office.

CLAIMS againſt the UNITED STATES.

Office of accounts, Marine Department, New-York January 1, 1787.

ALL perſons having claims againſt the United States, for ſervices performed, or articles ſupplied, in the Marine Department, are hereby notified, that unleſs their accounts are ſpeedily ſent to this office, they will be precluded from any ſettlement as a day will ſhortly be fixed, after which no claims will be received.

BENJAMIN WALKER, Commiſſioner.

The ſeveral printers throughout the United States, are requeſted to inſert the above in their papers.

WHEREAS a certain Peter Berikman did obtain bond from the ſubſcriber, dated in the month of November, 1784, and reads payable the 1ſt of November 1787, it being in part pay for a tract of land the ſubſcriber bought of ſaid Berikman; I do hereby forwarn any perſon from taking an aſſignment of ſaid bond, as there is a conſiderable quantity of the land ſold to me which I cannot obtain, and I do not intend paying for any more than I hold, without I am compelled by law.

ALEXANDER M'CLURE.

April 7, 1787.

WHEREAS ſome evil deſigning perſon or perſons have propagated reports injurious to the haracters of the ſubſcriber and his family, he now calls on any ſuch perſon or perſons to come forward and ſupport any charges which they may lay againſt them, as they are ready at any time to have their characters enquired into. But hereafter ſhould any perſon or perſons dare to aſſert any thing injurious to their characters, he will proſecuted him or them to the utmoſt rigor of the law.

FRANCIS M'ELWAINE.

April 20, 1787.

N. B. It is hoped the public will not credit any reports they may hear, as it is only done through envy and malice.

WHereas the partnerſhip of Hugh Gardner and John Cowan was diſſolved the 10th inſt. this is to inform the public that the ſubſcriber will be accountable for no debts or concerns of Mr. Gardner's after that day, as alſo to inform all perſons concerned, that thoſe who are now indebted to ſaid company for bread, will not pay their accounts without having my diſcharge, as I ſhall look to ſuch debtors for ſaid accounts until I have a ſettlement with Mr. Gardner; thoſe to whomſaid company are indebted are requeſted to leave a copy of their accounts with Mr. Gardner, ſo that I may have a final ſettlement of this concern. JOHN COWAN.

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POST-OFFICE,

Philadelphia, March 2, 1787.

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And entered on immediately, for ſuch a term as may be agreed on.

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SAMUEL M'KAY.

Pittſburgh, April 19.

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Pittſburgh, March 8, 1787.

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For the Purchaſe and Sale of the various kinds of Continental and State Certificates. Alſo Houſes, Lots and Lands, by

MATTHEW M'CONNEL,

ON the eaſt ſide of Second ſtreet, between Market and Cheſnut ſtreets, ſeven doors below Black Horſe-alley, Philadelphia. Who furniſhes Certificates for the Land Office, and will carry the warrants through, clear of any commiſſion.

All applications and orders from perſons reſiding in any part of this, or of the United States, will be punctually attended to; whether to make purchaſes or ſales, payments in the land office, or to receive intereſt at the continental loan office or ſtate treaſury.

CERTIFICATES for the LAND OFFICE

MAY *be had of the ſubſcriber, at his office on the north ſide of Market-ſtreet, two doors below Fourth ſtreet and directly oppoſite that part of the market lately built, where every perſon applying may be furniſhed with the exact ſum they may have occaſion for in the land-office, and their warrants carried through without any other charge than the fees of the different offices, by*

THOMAS FORREST.

Who buys and ſells all kinds of CERTIFICATES of this ſtate, or any of the United States.

Philadelphia, Sept. 2, 1786.

The Famous HORSE

EXPERIMENT,

WILL cover this ſeaſon, at the ſtable of the ſubſcriber living in Pittſburgh, at the low rate of ſix dollars the ſeaſon; three dollars the ſingle leap: and two buſhels of oats: or twelve dollars for enſuring a colt.

Experiment was bred by Col. William Churchill, in Middleſex, old Virginia; his ſire King Herod, who was got by old Fearnought, out of the high bred imported mare Kitty Fiſher; his dam by Othello; his grand dam by Childers; his great grand dam by the imported horſe Dancing Maſter.

THOMAS PARKER.

N. B. Good paſture may be had convenient and reaſonable.

The Famous HORSE

DOVE,

WILL cover this ſeaſon at the ſtable of the ſubſcriber, living in Pittſburgh, at the low rate of four Dollars and one buſhel of oats, or Two Dollars the ſingle leap; the ſeaſon continues until the laſt of June.

Dove was got by Old Dove, out of the Wildair Mare, which were imported in one ſhip. It is needleſs to give a genealogy of his being full blooded, or half or quarter blooded; but his figure and breed are much eſteemed in the parts from whence he was brought, where he got many colts, which, it is allowed, will be equal to himſelf, and his dropping colts will ſhew more at large, as he covered here laſt year.

JAMES CHAMBERS.

DANIEL BRITT & CO.

Have for Sale, a General Aſſortment of

MERCHANDIZE,

WHICH will be Sold on reaſonable Terms for Caſh, Flour, Whiſky, Beef, Pork, Bacon, Wheat, Rye, Oats, Corn, Aſhes, Candlewick, Tallow, &c &c.

Pittſburgh, July 28.

DANIEL BRITT & Co. once more call on thoſe indebted to the late houſe of Craig, Bayard & Co. to come and ſettle their accounts, as they need not expect any further lenity.

Pittſburgh, Dec. 20, 1786.

WHEREAS a Mr. Richard Graham, who was a deputy ſurveyor, ſurveyed a tract of land for the ſubſcriber, for which he gave him a promiſſory note for about four pounds, and the ſaid ſurvey being rejected by the ſurveyor general was therefore uſeleſs to the ſubſcriber. Notice is hereby given, that the ſubſcriber will not pay ſaid note unleſs compelled by law.

May 5, 1787 JAMES SMITH.

Juſt Publiſhed, and to be ſold, wholeſale and retail, by the printers hereof,

THE

A, B, C.

WITH THE

Shorter Catechiſm,

TO WHICH ARE ADDED,

Some SHORT and EASY QUESTIONS for CHILDREN.

WHEREAS a certain Andrew Robertſon of the town of Pittſburg, obtained two notes of hand dated the 25th January 1787, and payable the firſt of this month (April) the one for ſeventy pounds, to be paid in country produce, the other for thirty pounds to be paid in ſpecie. And ſince I gave the aforeſaid notes to the ſaid Robertſon, I find he has given an aſſignment of the one for ſeventy pounds. I hereby forwarn any perſon to take an aſſignment on the one for thirty pounds, as I am determined not to pay it, until the ſaid Andrew Robertſon fulfils an engagement entered into, in conſequence of which he obtained the above mentioned notes from me.

WILDAY TAYLOR.

Duncard Bottom, April 27, 1787.

FOR SALE, BY

ROBERT BROWN,

At the houſe of Mr. James Chambers, in Pittſburgh.

A General aſſortment of pot metal and iron; alſo a quantity of dry goods, rum, wine, and ſalt, which will be ſold on the loweſt terms for caſh or country produce.

N. B. Ginſeng wanted, for which half will be given in caſh and the other half in goods.

Spelling Books,

By the dozen or ſingle one, may be had at the printing-office.

CLAIMS againſt the UNITED STATES.

Office of accounts, Marine Department, New-York January 1, 1787.

ALL perſons having claims againſt the United States, for ſervices performed, or articles ſupplied, in the Marine Department, are hereby notified, that unleſs their accounts are ſpeedily ſent to this office, they will be precluded from any ſettlement as a day will ſhortly be fixed, after which no claims will be received.

BENJAMIN WALKER, Commiſſioner.

The ſeveral printers throughout the United States, are requeſted to inſert the above in their papers.

WHEREAS a certain Peter Berikman did obtain bond from the ſubſcriber, dated in the month of November, 1784, and reads payable the 1ſt of November 1787, it being in part pay for a tract of land the ſubſcriber bought of ſaid Berikman: I do hereby forwarn any perſon from taking an aſſignment of ſaid bond, as there is a conſiderable quantity of the land ſold to me which I cannot obtain, and I do not intend paying for any more than I hold, without I am compelled by law.

ALEXANDER M'CLURE.

April 7, 1787.

WHEREAS ſome evil deſigning perſon or perſons have propagated reports injurious to the characters of the ſubſcriber and his family, he now calls on any ſuch perſon or perſons to come forward and ſupport any charges which they may lay againſt them, as they are ready at any time to have their characters enquired into. But hereafter ſhould any perſon or perſons dare to aſſert any thing injurious to their characters, he will proſecuted him or them to the utmoſt rigor of the law.

FRANCIS M'ELWAINE.

April 20, 1787.

N. B. It is hoped the public will not credit any reports they may hear, as it is only done through envy and malice.